

Terms of JULY 2006 TCD PROGRAM

SETTLE DATE: July 10, 2006
MATURITY DATE: January 10, 2007
DAYS: 184/365
RATE: 5.60%

Notification Cutoff (1): 07/07/2006 @ 11:00 AM

- (1) If OST has not been notified by the cutoff time, new CD's cannot be done and existing CDs will automatically roll
 (2) All interest amounts will be automatically withdrawn through designated ACH account on 7/10/2006

	<u>Maturing TCD</u>	<u>Interest due(2)</u>	<u>New TCD Offered</u>
	ACH Transaction amount		
AMERICAN MARINE BANK		0.00	4,150,000
AMERICANWEST BANK		0.00	7,500,000
ANCHOR MUTUAL SAVINGS BANK	4,150,000	97,671.67	4,150,000
BAKER-BOYER NATIONAL BANK		0.00	4,150,000
BANK OF AMERICA		0.00	7,500,000
BANK OF CLARK COUNTY	4,150,000	97,671.67	4,150,000
BANK OF FAIRFIELD	4,000,000	94,141.37	4,150,000
BANK OF THE PACIFIC	4,150,000	97,671.67	4,150,000
BANK OF THE WEST		0.00	4,150,000
BANK OF WHITMAN	4,150,000	97,671.67	4,150,000
BANNER BANK	7,500,000	176,515.07	7,500,000
BUSINESS BANK OF SKAGIT COUNTY		0.00	2,175,000
CASCADE BANK	7,500,000	176,515.07	7,500,000
CASHMERE VALLEY BANK		0.00	4,150,000
CENTRAL VALLEY BANK N A	2,175,000	51,189.37	2,175,000
CHARTER BANK	4,150,000	97,671.67	4,150,000
CITY BANK	7,500,000	176,515.07	7,500,000
COASTAL COMMUNITY BANK	3,000,000	70,606.03	4,150,000
COLUMBIA STATE BANK	7,500,000	176,515.07	7,500,000
COLUMBIA RIVER BANK		0.00	4,150,000
COMMERCE BANK OF WASHINGTON, NA		0.00	4,150,000
COMMUNITY BANK		0.00	725,000
COMMUNITY FIRST BANK		0.00	2,175,000
EASTSIDE COMMERCIAL BANK	2,175,000	51,189.37	2,175,000
EVERGREEN BANK	3,800,000	89,434.30	4,150,000
F&M BANK	4,150,000	97,671.67	4,150,000
FARMERS STATE BANK		0.00	1,025,000
FARMINGTON STATE BANK		0.00	725,000
FIFE COMMERCIAL BANK		0.00	2,175,000
FIRST FEDERAL S & L PT ANGELES		0.00	4,150,000
FIRST HERITAGE BANK		0.00	4,150,000
FIRST INDEPENDENT BANK	4,150,000	97,671.67	4,150,000
FIRST MUTUAL BANK	4,150,000	97,671.67	4,150,000
FIRST SAVINGS BANK OF RENTON	3,800,000	89,434.30	4,150,000
FIRST SOUND BANK	4,150,000	97,671.67	4,150,000
FIRSTBANK NORTHWEST	2,175,000	51,189.37	2,175,000
FOUNDATION BANK	4,150,000	97,671.67	4,150,000
FRONTIER BANK	7,500,000	176,515.07	7,500,000
HERITAGE BANK	4,150,000	97,671.67	4,150,000
HOMESTREET BANK	7,500,000	176,515.07	7,500,000
HOMETOWN NATIONAL BANK	2,000,000	47,070.68	2,175,000
HORIZON BANK	100,000	2,353.53	7,500,000
INLAND NORTHWEST BANK	4,150,000	97,671.67	4,150,000
ISLANDERS BANK		0.00	4,150,000
KEYBANK NATIONAL ASSOCIATION		0.00	7,500,000
KITSAP BANK		0.00	4,150,000
LAMONT BANK OF ST JOHN		0.00	1,025,000
MARINERBANK	2,175,000	51,189.37	2,175,000
MID STATE BANK		0.00	2,175,000
MOUNTAIN WEST BANK		0.00	2,175,000

MT. RAINIER NATIONAL BANK		0.00	4,150,000
NCW COMMUNITY BANK		0.00	2,175,000
NORTH CASCADE NATIONAL BANK		0.00	4,150,000
NORTH COUNTY BANK	2,000,000	47,070.68	4,150,000
NORTHSTAR BANK merge w/ Frontier Bank 1/31/06	4,150,000	4,247,671.67	
NORTHWEST COMMERCIAL BANK	2,175,000	51,189.37	2,175,000
OLYMPIA FEDERAL S & L		0.00	4,150,000
PACIFIC CONTINENTAL BANK		0.00	4,150,000
PACIFIC INTERNATIONAL BANK	2,000,000	47,070.68	4,150,000
PEOPLES BANK		0.00	4,150,000
PIERCE COMMERCIAL BANK	4,150,000	97,671.67	4,150,000
PRIME PACIFIC BANK		0.00	2,175,000
RAINIER PACIFIC SAVINGS BANK		0.00	4,150,000
RAYMOND FEDERAL BANK	2,175,000	51,189.37	2,175,000
REGAL FINANCIAL BANK	4,150,000	97,671.67	4,150,000
RIVERVIEW COMMUNITY BANK,FSB		0.00	4,150,000
SECURITY STATE BANK		0.00	4,150,000
SHOREBANK PACIFIC	2,000,000	47,070.68	2,175,000
SHORELINE BANK	2,000,000	47,070.68	2,175,000
SKAGIT STATE BANK		0.00	4,150,000
SOUND BANKING COMPANY		0.00	2,175,000
SOUTH SOUND BANK	3000000	70,606.03	4,150,000
STERLING SAVINGS BANK	7,500,000	176,515.07	7,500,000
SUMMIT BANK	1,025,000	24,123.73	2,175,000
THE BANK OF WASHINGTON	2,000,000	47,070.68	4,150,000
THE COWLITZ BANK	4,150,000	97,671.67	4,150,000
THE STATE NATIONAL BANK OF GARFIELD		0.00	2,175,000
TIMBERLAND BANK	4,150,000	86,951.03	4,150,000
TWIN CITY BANK	2,000,000	47,070.68	2,175,000
TWIN RIVER NATIONAL BANK		0.00	1,025,000
U.S. BANK NATIONAL ASSOCIATION		0.00	7,500,000
UMPOUA BANK	4,150,000	97,671.67	4,150,000
UNION BANK OF CALIFORNIA		0.00	4,150,000
UNITED COMMERCIAL BANK		0.00	4,150,000
VALLEY BANK	-	0.00	4,150,000
VENTURE BANK	4,150,000	97,671.67	4,150,000
VIKING COMMUNITY BANK	4,150,000	97,671.67	4,150,000
WASHINGTON FEDERAL SAVINGS		0.00	7,500,000
WASHINGTON FIRST INTERNATIONAL BANK	1,000,000	23,535.34	4,150,000
WASHINGTON MUTUAL BANK		0.00	7,500,000
WASHINGTON STATE BANK/merge to Heritage Bank	2,175,000	2,226,189.37	
WASHINGTON TRUST BANK	7,500,000	176,515.07	7,500,000
WELLS FARGO BANK		0.00	7,500,000
WEST COAST BANK		0.00	4,150,000
WESTSIDE COMMUNITY BANK	2,175,000	51,189.37	2,175,000
WESTSOUND BANK	4,150,000	97,671.67	4,150,000
WHEATLAND BANK		0.00	4,150,000
WHIDBEY ISLAND BANK	4,150,000	97,671.67	4,150,000
YAKIMA FEDERAL S & L	6,800,000	160,040.33	7,500,000
YAKIMA NATIONAL		0.00	2,175,000